Prepared by and return to:

Joseph M. Sparkman, Jr. Attorney at Law Post Office Box 266 Southaven, MS 38671-0266 662-349-6900

Gary R. Morris and wife, Lisa Q. Morris GRANTORS

SPARKARTYE SELEC

Jun 14 4 02 PH '02

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to:

Michael G. Kivi and wife, Carol T. Kivi GRANTEES

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, Gary R. Morris and wife, Lisa Q. Morris do hereby sell, convey, and warrant unto Michael G. Kivi and wife, Carol T. Kivi, as tenants by the entirety with full rights of survivorship and not as tenants in common, the land lying and being situated in DeSoto County, Mississippi, being more particular described as follows, to wit:

Lot 147, Section "B", Apple Creek North Subdivision, in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 45, Page 18, in the office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty in this Deed is subject to rights-of-way and easements of record for public roads and public utilities, subdivisions and zoning regulations in effect, prior reservations of oil and mineral rights, all applicable building restrictions and restrictive covenants of record, in the office of the Chancery Court Clerk of DeSoto County, Mississippi, including, but not limited to, Plat Book 45, Page 18.

Taxes for the year 2002 are to be paid by Grantees and possession is to be given with receipt of Deed.

WITNESS the signatures of the Grantors, this the 13th day of June, 2002.

Lisa O. Morris

STATE OF MISSISSIPPI COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for the said State and County aforesaid, the within named Gary R. Morris and wife, Lisa Q. Morris, who acknowledge that they executed and delivered the above foregoing Warranty Deed on the day and year therein mentioned as their free and voluntary act and deed and for the purposes therein expressed.

Given under my hand and official seal of office, this the 13th day of June,

2002.

My Commission Expire:

ALL SPA

PUBY 68

GRANTEE'S ADDRESS:

5121 Park Place

Horn Lake, Mississippi 38637 Work Phone #: 662.280.3491 569,0505

Home Phone #: